

Fill in this information to identify your case and this filing:

|   |                              |             |   |
|---|------------------------------|-------------|---|
| Debtor 1  | <b>Clifford James Barlow</b> |             |   |
|   | First Name                   | Middle Name | Last Name   |
| Debtor 2<br>(Spouse, if filing)   | First Name                   | Middle Name | Last Name   |
| United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |                              |             |   |
| Case number   |                              |             | <input type="checkbox"/> Check if this is an amended filing |

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

##### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

##### 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$0.00**

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

##### 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**Sofa, washing machine, dryer, refrigerator, microwave, 3 beds, one sofa bed, dining table and chairs**

**\$5,000.00**

##### 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

**1 65" TV, Xbox, laptop, 2 computer monitors, 2 iPhone's**

**\$600.00**

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No  
 Yes. Describe.....

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No  
 Yes. Describe.....

|                                |                   |
|--------------------------------|-------------------|
| <b>Weights, Rowing Machine</b> | <b>\$1,000.00</b> |
|--------------------------------|-------------------|

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No  
 Yes. Describe.....

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No  
 Yes. Describe.....

|                         |                   |
|-------------------------|-------------------|
| <b>Everyday clothes</b> | <b>\$2,000.00</b> |
|-------------------------|-------------------|

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No  
 Yes. Describe.....

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses

No  
 Yes. Describe.....

|               |               |
|---------------|---------------|
| <b>7 cats</b> | <b>\$0.00</b> |
|---------------|---------------|

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$8,600.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.****16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

**N/A** **\$0.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

|                       |                                 |               |
|-----------------------|---------------------------------|---------------|
| <b>17.1. Checking</b> | <b>Bank of America. xxx9311</b> | <b>\$0.00</b> |
|-----------------------|---------------------------------|---------------|

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

|   |  |                                   |
|---|--|-----------------------------------|
| 17.2. Savings   | <u>Bank of America (custodial account for minor daughter). xxx9145</u> | <u>\$1.23</u>                     |
| 17.3. Savings   | <u>Bank of America (custodial account for minor daughter). xxx8366</u> | <u>\$0.00</u>                     |
| 17.4. Checking  | <u>Bank of America. xxx9992</u>  | <u>\$100.00</u>                   |
| 17.5. Checking  | <u>TD Bank xxx7632</u>   | <u>\$3,765.65</u>                 |
| 17.6. Savings   | <u>Bank of America. xxx3913</u>  | <u>\$50.56</u>                    |
| 17.7. Checking  | <u>TD Bank. xxx7541</u>  | <u>\$59.39</u>                    |
| 17.8. Checking  | <u>TD Bank (custodial account for minor daughter). xxx7468</u>         | <u>\$43.88</u>                    |
| <b>18. Bonds, mutual funds, or publicly traded stocks</b><br><i>Examples: Bond funds, investment accounts with brokerage firms, money market accounts</i>         |  |                                   |
| <input checked="" type="checkbox"/> No  |  |                                   |
| <input type="checkbox"/> Yes.....   | Institution or issuer name:  |                                   |
| <b>19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture</b> |  |                                   |
| <input type="checkbox"/> No   |  |                                   |
| <input checked="" type="checkbox"/> Yes. Give specific information about them.....  | Name of entity:<br><u>FKB, LLC</u>                                     | % of ownership:<br><u>33.33</u> % |
|   |  | <u>\$1.00</u>                     |

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans* No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others* No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

Solana crypto currency (stored in Coinbase platform).  
Purchased in 2022 and last purchase in January 2023.

**\$37,469.16**

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$41,490.87**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

**Part 8: List the Totals of Each Part of this Form**

|  |                              |             |
|--|------------------------------|-------------|
| 55. Part 1: Total real estate, line 2                            | .....                        | \$0.00      |
| 56. Part 2: Total vehicles, line 5                               | .....                        | \$0.00      |
| 57. Part 3: Total personal and household items, line 15          | .....                        | \$8,600.00  |
| 58. Part 4: Total financial assets, line 36                      | .....                        | \$41,490.87 |
| 59. Part 5: Total business-related property, line 45             | .....                        | \$0.00      |
| 60. Part 6: Total farm- and fishing-related property, line 52    | .....                        | \$0.00      |
| 61. Part 7: Total other property not listed, line 54             | +                            | \$0.00      |
| 62. Total personal property. Add lines 56 through 61...          | .....                        | \$50,090.87 |
|  | Copy personal property total | \$50,090.87 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | .....                        | \$50,090.87 |

Fill in this information to identify your case:

|   |                              |             |           |
|---|------------------------------|-------------|-----------|
| Debtor 1  | <b>Clifford James Barlow</b> |             |           |
|   | First Name                   | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)   | First Name                   | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |                              |             |           |
| Case number<br>(if known) _____   |                              |             |           |

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property   | Current value of the portion you own<br>Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim<br><i>Check only one box for each exemption.</i>  | Specific laws that allow exemption |
|--|---|---|------------------------------------|
| <b>Sofa, washing machine, dryer, refrigerator, microwave, 3 beds, one sofa bed, dining table and chairs</b><br>Line from <i>Schedule A/B</i> : 6.1 | <b>\$5,000.00</b>   | <input checked="" type="checkbox"/> <b>5,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 U.S.C. § 522(d)(3)</b>       |
| <b>1 65" TV, Xbox, laptop, 2 computer monitors, 2 iPhone's</b><br>Line from <i>Schedule A/B</i> : 7.1  | <b>\$600.00</b>   | <input checked="" type="checkbox"/> <b>\$600.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>Weights, Rowing Machine</b><br>Line from <i>Schedule A/B</i> : 9.1  | <b>\$1,000.00</b>   | <input checked="" type="checkbox"/> <b>\$1,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>Bank of America (custodial account for minor daughter). xxx9145</b><br>Line from <i>Schedule A/B</i> : 17.2                                     | <b>\$1.23</b>   | <input checked="" type="checkbox"/> <b>\$1.23</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>TD Bank xxx7632</b><br>Line from <i>Schedule A/B</i> : 17.5   | <b>\$3,765.65</b>   | <input checked="" type="checkbox"/> <b>\$3,765.65</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |

| Debtor 1  | Clifford James Barlow | Case number (if known)                             |  |                                    |
|---|-----------------------|--|--|------------------------------------|
| Brief description of the property and line on Schedule A/B that lists this property   |                       | Current value of the portion you own               | Amount of the exemption you claim  | Specific laws that allow exemption |
|   |                       | Copy the value from Schedule A/B                   | Check only one box for each exemption.   |                                    |
| <b>Checking: TD Bank. Custodial account for minor daughter</b><br>Line from Schedule A/B: 17.7  | <u>\$59.39</u>        | <input checked="" type="checkbox"/> <u>59.39</u>   | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>TD Bank. Custodial account for minor daughter</b><br>Line from Schedule A/B: 17.8  | <u>\$43.88</u>        | <input checked="" type="checkbox"/> <u>\$43.88</u> | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>FKB, LLC</b><br>Line from Schedule A/B: 19.1   | <u>\$1.00</u>         | <input checked="" type="checkbox"/> <u>\$1.00</u>  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |
| <b>Solana crypto currency (stored in Coinbase platform). Purchased in 2022 and last purchase in January 2023.</b><br>Line from Schedule A/B: 35.1 | <u>\$37,469.16</u>    | <input checked="" type="checkbox"/> <u>9953.85</u> | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 U.S.C. § 522(d)(5)</b>       |

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Clifford James Barlow</b>            |             |           |
|   | First Name                              | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name                              | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |             |           |
| Case number<br>(if known)               |   |             |           |

Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

Fill in this information to identify your case:

|   |                              |             |           |
|---|------------------------------|-------------|-----------|
| Debtor 1  | <b>Clifford James Barlow</b> |             |           |
|   | First Name                   | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)   | First Name                   | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |                              |             |           |
| Case number<br>(if known)   |                              |             |           |

Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

|     |  | Total claim  |
|-----|--|--|
| 4.1 | <b>CFG Merchant Solutions, LLC</b><br>Nonpriority Creditor's Name<br><b>Attention: James P. Rothberg</b><br><b>201 Route 17 North</b><br><b>Suite 805</b><br><b>Rutherford, NJ 07070</b>   | <b>\$35,331.66</b>   |
|     | Number Street City State Zip Code  |  |
|     | <b>Who incurred the debt?</b> Check one.   | <b>As of the date you file, the claim is:</b> Check all that apply   |
|     | <input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input checked="" type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  |
|     | <b>Is the claim subject to offset?</b>   | <b>Type of NONPRIORITY unsecured claim:</b>  |
|     | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Personal Guaranty of Business loan</u> |

Debtor 1 Clifford James Barlow

Case number (if known)

4.2

**Credibly Capital of Arizona, LLC**

Nonpriority Creditor's Name

**25200 Telegraph Road  
Suite 350  
Southfield, MI 8033**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**\$77,814.20**

When was the debt incurred?

**09/29/2022**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

4.3

**First Citizens Bank & Trust Company**

Nonpriority Creditor's Name

**155 Commerce Way  
Portsmouth, NH 03801**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**\$250,960.64**

When was the debt incurred?

**9/20/2022**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Trade debt**

4.4

**Idea 247, Inc.**

Nonpriority Creditor's Name

**c/o Justin Leto  
200 SE 1st Street  
Suite 703  
Miami, FL 33131**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**\$17,770.72**

When was the debt incurred?

**06/07/2022**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

Debtor 1 Clifford James Barlow

4.5

**Impact Loan Fund, Inc.**

Nonpriority Creditor's Name

**1952 E. Allegheny Avenue  
Philadelphia, PA 19134**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**\$52,221.63**

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

4.6

**Kevin F. Farrell**

Nonpriority Creditor's Name

**215 Congress Avenue  
Lansdowne, PA 19050**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**\$0.00**When was the debt incurred? **February 9, 2023****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Notice**

4.7

**Mitsubishi HC Capital America, Inc.**

Nonpriority Creditor's Name

**7201 Metro Boulevard  
Suite 800  
Minneapolis, MN 55439**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

**\$205,600.85**When was the debt incurred? **September 30, 2022****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

Debtor 1 Clifford James Barlow

Case number (if known)

4.8

Neil Milch

Nonpriority Creditor's Name

Last 4 digits of account number

\$311,500.00

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

4.9

NU Direction Lending, assignee

Nonpriority Creditor's Name

**2655 Interplex Drive, Suite 104  
Feasterville Trevose, PA 19053**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

Last 4 digits of account number

\$402,510.79

**When was the debt incurred?** 05/11/2022**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

4.1  
0U.S. Small Business Administration

Nonpriority Creditor's Name

**Disaster Assistance  
14925 Kingsport Road  
Fort Worth, TX 76155**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**  
**Is the claim subject to offset?**  
 No  
 Yes

Last 4 digits of account number

\$150,000.00

**When was the debt incurred?** 6/18/2020**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Personal Guaranty of Business loan**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Austin J. Miller, Esquire  
1501 W. Fountainhead Parkway.  
Suite 630**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**Tempe, AZ 85282**

Last 4 digits of account number

Name and Address

**Eisenberg, Gold, & Agrawal, P.C.**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):  Part 1: Creditors with Priority Unsecured Claims

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

**Attention: Amar A. Agrawal, Esquire**  
**1040 North Kings Highway, Suite**  
**200**  
**Cherry Hill, NJ 8034**

 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

|                                 |   | Total Claim                |
|---------------------------------|---|----------------------------|
| <b>Total claims from Part 1</b> | 6a. Domestic support obligations  | 6a. \$ <b>0.00</b>         |
|                                 | 6b. Taxes and certain other debts you owe the government  | 6b. \$ <b>0.00</b>         |
|                                 | 6c. Claims for death or personal injury while you were intoxicated  | 6c. \$ <b>0.00</b>         |
|                                 | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. \$ <b>0.00</b>         |
|                                 | 6e. Total Priority. Add lines 6a through 6d.  | 6e. \$ <b>0.00</b>         |
| <b>Total claims from Part 2</b> | 6f. Student loans   | 6f. \$ <b>0.00</b>         |
|                                 | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. \$ <b>0.00</b>         |
|                                 | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. \$ <b>0.00</b>         |
|                                 | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. \$ <b>1,503,710.49</b> |
|                                 | 6j. Total Nonpriority. Add lines 6f through 6i.   | 6j. \$ <b>1,503,710.49</b> |

Fill in this information to identify your case:

|   |                              |             |           |
|---|------------------------------|-------------|-----------|
| Debtor 1  | <b>Clifford James Barlow</b> |             |           |
|   | First Name                   | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)   | First Name                   | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |                              |             |           |
| Case number<br>(if known) _____   |                              |             |           |

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease |                   |        | State what the contract or lease is for |
|--|-------------------|--------|---|
| Name, Number, Street, City, State and ZIP Code             |                   |        |   |
| 2.1  | <hr/> <hr/> <hr/> |        |   |
|  | Name              |        |   |
|  | Number            | Street |   |
|  | City              | State  | ZIP Code                                |
| 2.2  | <hr/> <hr/> <hr/> |        |   |
|  | Name              |        |   |
|  | Number            | Street |   |
|  | City              | State  | ZIP Code                                |
| 2.3  | <hr/> <hr/> <hr/> |        |   |
|  | Name              |        |   |
|  | Number            | Street |   |
|  | City              | State  | ZIP Code                                |
| 2.4  | <hr/> <hr/> <hr/> |        |   |
|  | Name              |        |   |
|  | Number            | Street |   |
|  | City              | State  | ZIP Code                                |
| 2.5  | <hr/> <hr/> <hr/> |        |   |
|  | Name              |        |   |
|  | Number            | Street |   |
|  | City              | State  | ZIP Code                                |

Fill in this information to identify your case:

|   |                              |             |           |
|---|------------------------------|-------------|-----------|
| Debtor 1  | <b>Clifford James Barlow</b> |             |           |
|   | First Name                   | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)   | First Name                   | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |                              |             |           |
| Case number<br>(if known) _____   |                              |             |           |

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1 **B Fabrication, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.2  
 Schedule G \_\_\_\_\_  
**Credibly Capital of Arizona, LLC**

3.2 **Cindy Manning**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.5  
 Schedule G \_\_\_\_\_  
**Impact Loan Fund, Inc.**

3.3 **FK Productions, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.2  
 Schedule G \_\_\_\_\_  
**Credibly Capital of Arizona, LLC**

3.4 **FKB, LLC**  
2001 Kitty Hawk Avenue  
Building 990  
Philadelphia, PA 19112

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.3  
 Schedule G \_\_\_\_\_  
**First Citizens Bank & Trust Company**

Debtor 1 **Clifford James Barlow**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.5 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.8  
 Schedule G \_\_\_\_\_

**Neil Milch**

3.6 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.9  
 Schedule G \_\_\_\_\_

**NU Direction Lending, assignee**

3.7 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.10  
 Schedule G \_\_\_\_\_

**U.S. Small Business Administration**

3.8 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.1  
 Schedule G \_\_\_\_\_

**CFG Merchant Solutions, LLC**

3.9 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.5  
 Schedule G \_\_\_\_\_

**Impact Loan Fund, Inc.**

3.10 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.7  
 Schedule G \_\_\_\_\_

**Mitsubishi HC Capital America, Inc.**

3.11 **FKB, LLC**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.4  
 Schedule G \_\_\_\_\_

**Idea 247, Inc.**

3.12 **John and Denise Spettrino**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.5  
 Schedule G \_\_\_\_\_

**Impact Loan Fund, Inc.**

Debtor 1 **Clifford James Barlow**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.13 **John Spetrino**  
**603 Morris Lane**  
**Wallingford, PA 19086**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.8  
 Schedule G \_\_\_\_\_  
**Neil Milch**

3.14 **John Spetrino**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.9  
 Schedule G \_\_\_\_\_  
**NU Direction Lending, assignee**

3.15 **John Spetrino**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.2  
 Schedule G \_\_\_\_\_  
**Credibly Capital of Arizona, LLC**

3.16 **John Spetrino**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.1  
 Schedule G \_\_\_\_\_  
**CFG Merchant Solutions, LLC**

3.17 **John Spetrino**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.7  
 Schedule G \_\_\_\_\_  
**Mitsubishi HC Capital America, Inc.**

3.18 **Thomas Acciavatti**  
**4009 School House Lane**  
**Plymouth Meeting, PA 19462**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.8  
 Schedule G \_\_\_\_\_  
**Neil Milch**

3.19 **Thomas Acciavatti**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.9  
 Schedule G \_\_\_\_\_  
**NU Direction Lending, assignee**

3.20 **Tom Acciavatti**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.2  
 Schedule G \_\_\_\_\_  
**Credibly Capital of Arizona, LLC**

Fill in this information to identify your case:

|   |   |
|---|---|
| Debtor 1                                | <b>Clifford James Barlow</b>            |
| Debtor 2<br>(Spouse, if filing)         |   |
| United States Bankruptcy Court for the: | <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |
| Case number<br>(if known)               |   |

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                          | <b>Debtor 1</b>   | <b>Debtor 2 or non-filing spouse</b>  |
|--------------------------|---|---|
| Employment status        | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Occupation               | <u>Director of Creative Business</u>  | <u>Senior Manager, Procurement</u>  |
| Employer's name          | <u>Aardvark Studios, LLC</u>  | <u>Aardvark Studios, LLC</u>  |
| Employer's address       | <u>31 Portland Road<br/>Conshohocken, PA 19428</u>                                    | <u>31 Portland Road<br/>Conshohocken, PA 19428</u>                                    |
| How long employed there? | <u>2 months</u>   | <u>2 months</u>   |

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | <b>For Debtor 1</b>    | <b>For Debtor 2 or non-filing spouse</b> |
|--|------------------------|--|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>12,500.00</u> | \$ <u>7,500.00</u>                       |
| 3. Estimate and list monthly overtime pay.   | 3. +\$ <u>0.00</u>     | +\$ <u>0.00</u>                          |
| 4. Calculate gross Income. Add line 2 + line 3.  | 4. \$ <u>12,500.00</u> | \$ <u>7,500.00</u>                       |

Debtor 1 Clifford James Barlow

Case number (if known) \_\_\_\_\_

|  | <b>For Debtor 1</b>                  | <b>For Debtor 2 or non-filing spouse</b> |
|--|--------------------------------------|--|
| <b>Copy line 4 here .....</b>  | <b>4. \$ 12,500.00</b>               | <b>\$ 7,500.00</b>                       |
| <b>5. List all payroll deductions:</b>   |                                      |  |
| 5a. <b>Tax, Medicare, and Social Security deductions</b>   | 5a. \$ <b>3,783.10</b>               | \$ <b>1,989.82</b>                       |
| 5b. <b>Mandatory contributions for retirement plans</b>  | 5b. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 5c. <b>Voluntary contributions for retirement plans</b>  | 5c. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 5d. <b>Required repayments of retirement fund loans</b>  | 5d. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 5e. <b>Insurance</b>   | 5e. \$ <b>492.98</b>                 | \$ <b>248.60</b>                         |
| 5f. <b>Domestic support obligations</b>  | 5f. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 5g. <b>Union dues</b>  | 5g. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 5h. <b>Other deductions. Specify:</b> _____  | 5h.+ \$ <b>0.00</b>                  | + \$ <b>0.00</b>                         |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | <b>6. \$ 4,276.08</b>                | \$ <b>2,238.42</b>                       |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | <b>7. \$ 8,223.92</b>                | \$ <b>5,261.58</b>                       |
| <b>8. List all other income regularly received:</b>  |                                      |  |
| 8a. <b>Net income from rental property and from operating a business, profession, or farm</b><br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | 8a. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8b. <b>Interest and dividends</b>  | 8b. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b><br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8d. <b>Unemployment compensation</b>   | 8d. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8e. <b>Social Security</b>   | 8e. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8f. <b>Other government assistance that you regularly receive</b><br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____  | 8f. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8g. <b>Pension or retirement income</b>  | 8g. \$ <b>0.00</b>                   | \$ <b>0.00</b>                           |
| 8h. <b>Other monthly income. Specify:</b> _____  | 8h.+ \$ <b>0.00</b>                  | + \$ <b>0.00</b>                         |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | <b>9. \$ 0.00</b>                    | \$ <b>0.00</b>                           |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | <b>10. \$ 8,223.92 + \$ 5,261.58</b> | = <b>\$ 13,485.50</b>                    |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | <b>11. +\$ 0.00</b>                  |  |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies   | <b>12. \$ 13,485.50</b>              |  |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |                                      |  |
| <input type="checkbox"/> No.   |                                      |  |
| <input checked="" type="checkbox"/> Yes. Explain: <b>Debtor expects to begin contributing to an employer sponsored 401K plan when that is set up in 2024.</b>  |                                      |  |

|   |                              |
|---|------------------------------|
| Fill in this information to identify your case:                                 |                              |
| Debtor 1  | <b>Clifford James Barlow</b> |
| Debtor 2<br>(Spouse, if filing)   |                              |
| United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF PENNSYLVANIA</b> |                              |
| Case number<br>(If known)   |                              |

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  Yes. Fill out this information for Debtor 2.  
 Do not state the dependents names.

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you?          |
|--|-----------------|--|
| <b>Daughter</b>                                  | <b>16</b>       | <input checked="" type="checkbox"/> No |
| <b>Daughter</b>                                  | <b>13</b>       | <input type="checkbox"/> Yes           |
|  |                 | <input checked="" type="checkbox"/> No |
|  |                 | <input type="checkbox"/> Yes           |
|  |                 | <input type="checkbox"/> No            |
|  |                 | <input type="checkbox"/> Yes           |
|  |                 | <input type="checkbox"/> No            |
|  |                 | <input type="checkbox"/> Yes           |

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ **1,505.00**

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

|        |                 |
|--------|-----------------|
| 4a. \$ | <b>178.00</b>   |
| 4b. \$ | <b>0.00</b>     |
| 4c. \$ | <b>1,100.00</b> |
| 4d. \$ | <b>0.00</b>     |
| 5. \$  | <b>0.00</b>     |

##### 6. Utilities:

6a. Electricity, heat, natural gas  
 6b. Water, sewer, garbage collection  
 6c. Telephone, cell phone, Internet, satellite, and cable services  
 6d. Other. Specify: \_\_\_\_\_

|        |               |
|--------|---------------|
| 6a. \$ | <b>290.00</b> |
| 6b. \$ | <b>130.00</b> |
| 6c. \$ | <b>575.00</b> |
| 6d. \$ | <b>0.00</b>   |

|   |                        |
|---|------------------------|
| Debtor 1 <u>Clifford James Barlow</u>   | Case number (if known) |
| <p>7. <b>Food and housekeeping supplies</b>      7. \$ <u>1,200.00</u></p> <p>8. <b>Childcare and children's education costs</b>      8. \$ <u>0.00</u></p> <p>9. <b>Clothing, laundry, and dry cleaning</b>      9. \$ <u>500.00</u></p> <p>10. <b>Personal care products and services</b>      10. \$ <u>300.00</u></p> <p>11. <b>Medical and dental expenses</b>      11. \$ <u>450.00</u></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br/>Do not include car payments.      12. \$ <u>800.00</u></p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>      13. \$ <u>150.00</u></p> <p>14. <b>Charitable contributions and religious donations</b>      14. \$ <u>0.00</u></p> <p>15. <b>Insurance.</b><br/>Do not include insurance deducted from your pay or included in lines 4 or 20.<br/>15a. Life insurance      15a. \$ <u>0.00</u><br/>15b. Health insurance      15b. \$ <u>0.00</u><br/>15c. Vehicle insurance      15c. \$ <u>200.00</u><br/>15d. Other insurance. Specify:      15d. \$ <u>0.00</u></p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br/>Specify:      16. \$ <u>0.00</u></p> <p>17. <b>Installment or lease payments:</b><br/>17a. Car payments for Vehicle 1      17a. \$ <u>338.00</u><br/>17b. Car payments for Vehicle 2      17b. \$ <u>0.00</u><br/>17c. Other. Specify: <u>Good Leap (loan for roof repair taken out in 2023)</u>      17c. \$ <u>264.53</u><br/>17d. Other. Specify:      17d. \$ <u>0.00</u></p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>      18. \$ <u>1,800.00</u></p> <p>19. <b>Other payments you make to support others who do not live with you.</b><br/>Specify:      19. \$ <u>0.00</u></p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b><br/>20a. Mortgages on other property      20a. \$ <u>0.00</u><br/>20b. Real estate taxes      20b. \$ <u>0.00</u><br/>20c. Property, homeowner's, or renter's insurance      20c. \$ <u>0.00</u><br/>20d. Maintenance, repair, and upkeep expenses      20d. \$ <u>0.00</u><br/>20e. Homeowner's association or condominium dues      20e. \$ <u>0.00</u></p> <p>21. <b>Other:</b> Specify: <u>kids allowance</u><br/><u>pet/vet</u><br/><u>Accountant fees for tax returns for FKB, LLC for 2022/23</u><br/><u>Lodging and meals -- visits to see children in Massachusetts</u></p> <p>22. <b>Calculate your monthly expenses</b><br/>22a. Add lines 4 through 21.      \$ <u>11,830.53</u><br/>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2<br/>22c. Add line 22a and 22b. The result is your monthly expenses.      \$ <u>11,830.53</u></p> <p>23. <b>Calculate your monthly net income.</b><br/>23a. Copy line 12 (your <i>combined monthly income</i>) from Schedule I.      23a. \$ <u>13,485.50</u><br/>23b. Copy your monthly expenses from line 22c above.      23b. -\$ <u>11,830.53</u><br/>23c. Subtract your monthly expenses from your monthly income.<br/>The result is your <i>monthly net income</i>.      23c. \$ <u>1,654.97</u></p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br/>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?<br/> <input type="checkbox"/> No.<br/> <input checked="" type="checkbox"/> Yes.      Explain here: <u>Debtor and his wife may start to contribute part of their salary to a 401k Plan</u></p> |                        |

Fill in this information to identify your case:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Clifford James Barlow</b>            |             |           |
|   | First Name                              | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name                              | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |             |           |
| Case number<br>(if known)               |   |             |           |

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Clifford J. Barlow

**Clifford James Barlow**  
Signature of Debtor 1

Date February 27, 2024

Signature of Debtor 2

Date

Fill in this information to identify your case:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Clifford James Barlow</b>            |             |           |
|   | First Name                              | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name                              | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>EASTERN DISTRICT OF PENNSYLVANIA</u> |             |           |
| Case number<br>(if known)               |   |             |           |

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

|   | Debtor 1   |  | Debtor 2  |  |
|---|--|--|---|--|
|   | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and exclusions) | Sources of income<br>Check all that apply.  | Gross income<br>(before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$23,076.92  | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business |  |
| For last calendar year:<br>(January 1 to December 31, 2023)             | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | \$90,149.04  | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business |  |

| Debtor 1  |  | Debtor 2   |  |
|---|--|--|--|
| Sources of income   | Gross income<br>(before deductions and exclusions) | Sources of income  | Gross income<br>(before deductions and exclusions) |
| Check all that apply.   |  | Check all that apply.  |  |
| <input type="checkbox"/> Wages, commissions,<br>bonuses, tips<br><br><input checked="" type="checkbox"/> Operating a business | <b>\$111,285.00</b>                                | <input type="checkbox"/> Wages, commissions,<br>bonuses, tips<br><br><input type="checkbox"/> Operating a business |  |

For the calendar year before that:  
(January 1 to December 31, 2022)

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

| Debtor 1          |   | Debtor 2          |  |
|-------------------|---|-------------------|--|
| Sources of income | Gross income from each source<br>(before deductions and exclusions) | Sources of income | Gross income<br>(before deductions and exclusions) |
| Describe below.   |   | Describe below.   |  |

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.  
 Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.  
 Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment        | Total amount paid  | Amount you still owe | Was this payment for ...   |
|-----------------------------|-------------------------|--------------------|----------------------|--|
| <b>Marcum, LP</b>           | <b>February 5, 2024</b> | <b>\$13,757.91</b> | <b>\$0.00</b>        | <input type="checkbox"/> Mortgage<br><input type="checkbox"/> Car<br><input type="checkbox"/> Credit Card<br><input type="checkbox"/> Loan Repayment<br><input checked="" type="checkbox"/> Suppliers or vendors<br><input checked="" type="checkbox"/> Other <u>Payment for accounting services for FKB, LLC and its members (tax returns and other related filings for 2022)</u> |

| Creditor's Name and Address | Dates of payment  | Total amount paid | Amount you still owe | Was this payment for ...  |
|-----------------------------|-------------------|-------------------|----------------------|---|
| Marcum, LP                  | February 15, 2024 | \$4,250.00        | \$0.00               | <input type="checkbox"/> Mortgage<br><input type="checkbox"/> Car<br><input type="checkbox"/> Credit Card<br><input type="checkbox"/> Loan Repayment<br><input checked="" type="checkbox"/> Suppliers or vendors<br><input checked="" type="checkbox"/> Other <u>Payment for accounting services for FKB, LLC and its members</u> |

## 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No  
 Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

## 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No  
 Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

## 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No  
 Yes. Fill in the details.

| Case title<br>Case number   | Nature of the case | Court or agency   | Status of the case   |
|---|--------------------|---|--|
| NU Direction Lending, assignee of Credibility Capital, Inc. v. Clifford Barlow, et al.<br>ESX-L-006157-23 | Contract           | New Jersey Superior Court<br>465 Martin Luther King Jr.<br>Blvd<br>Newark, NJ 07102 | <input type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |
| Credibly of Arizona, LLC v. James Barlow, et al.<br>CV2023-015733   | Contract           | Superior Court of State of Arizona, Maricopa County                                 | <input type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

| Creditor Name and Address                                | Describe the Property   | Date            | Value of the property |
|--|---|-----------------|-----------------------|
| Bank of America<br>PO Box 15284<br>Wilmington , DE 19850 | Explain what happened<br><br>bank account funds owned by Debtor and his wife. Bank set off the account to pay for a business debt of FKB, LLC   | January 4, 2024 | \$16,650.15           |
|  | <input type="checkbox"/> Property was repossessed.<br><input type="checkbox"/> Property was foreclosed.<br><input type="checkbox"/> Property was garnished.<br><input checked="" type="checkbox"/> Property was attached, seized or levied. |                 |                       |
| Bank of America  | Bank account funds that were set off by Bank of America for business debt of FKB, LLC. Bank account was in Debtor's sole name.  | January 4, 2024 | \$3,460.50            |
|  | <input type="checkbox"/> Property was repossessed.<br><input type="checkbox"/> Property was foreclosed.<br><input type="checkbox"/> Property was garnished.<br><input checked="" type="checkbox"/> Property was attached, seized or levied. |                 |                       |

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift and Address:          |                    |                          |       |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600<br>Charity's Name<br>Address (Number, Street, City, State and ZIP Code) | Describe what you contributed | Dates you contributed | Value |
|--|-------------------------------|-----------------------|-------|
|--|-------------------------------|-----------------------|-------|

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss  | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
|  | Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. |                   |                        |

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

| Person Who Was Paid<br>Address<br>Email or website address<br>Person Who Made the Payment, if Not You | Description and value of any property transferred   | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Musi Merkins Daubенбергер & Clark, LLP  | Legal fees and court filing fees. \$5,000 for legal fee and \$338.00 for court filing fee | October and November 2023         | \$5,338.00        |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

| Person Who Was Paid<br>Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|---|-----------------------------------|-------------------|
|                                |   |                                   |                   |

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

| Person Who Received Transfer<br>Address<br><br>Person's relationship to you | Description and value of property transferred | Describe any property or payments received or debts paid in exchange   | Date transfer was made |
|---|---|--|------------------------|
| David James Cingari<br>Unknown  | \$3,500.                                      | Cingari was a contractor for FKB, LLC and asserted a claim against FKB, LLC in excess of \$3,500. Debtor satisfied this claim from personal funds. | September 28, 2023     |
| None.   |   |  |                        |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No  
 Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|               |   |                        |

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|-------------------------------|--|---|
|--|---------------------------------|-------------------------------|--|---|

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

| Name of Financial Institution<br>Address (Number, Street, City, State and ZIP Code) | Who else had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

| Name of Storage Facility<br>Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it?<br>Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|
|--|---|-----------------------|-----------------------|

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

| Owner's Name<br>Address (Number, Street, City, State and ZIP Code) | Where is the property?<br>(Number, Street, City, State and ZIP Code) | Describe the property | Value |
|--|--|-----------------------|-------|
|--|--|-----------------------|-------|

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

| Name of site<br>Address (Number, Street, City, State and ZIP Code) | Governmental unit<br>Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

## 25. Have you notified any governmental unit of any release of hazardous material?

No  
 Yes. Fill in the details.

Name of site  
 Address (Number, Street, City, State and ZIP Code)

Governmental unit  
 Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

## 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No  
 Yes. Fill in the details.

Case Title  
 Case Number

Court or agency  
 Name  
 Address (Number, Street, City, State and ZIP Code)

Nature of the case

Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business**

## 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation  
 No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

Business Name  
 Address  
 (Number, Street, City, State and ZIP Code)

Describe the nature of the business

Employer Identification number  
 Do not include Social Security number or ITIN.

**FK Productions, LLC**

Design and construction of displays for use by businesses in promotion, advertising and marketing

Dates business existed

EIN: 45-4755477

From-To 2017-2019

**FKB, LLC**

Business is closed and in a chapter 7 bankruptcy case pending in the United States Bankruptcy Court Eastern District of Pennsylvania, Case No. 23-11371

EIN: 83-4075991

From-To 2019 through 2023

## 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No  
 Yes. Fill in the details below.

Name  
 Address  
 (Number, Street, City, State and ZIP Code)

Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Clifford J. Barlow

Clifford James Barlow  
Signature of Debtor 1

Signature of Debtor 2

Date February 27, 2024

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).